

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	1439419
<b>Application Number:</b>	09675992
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	1738
<b>Title of Invention:</b>	Score based decisioning
<b>First Named Inventor/Applicant Name:</b>	Walter W. Lee
<b>Customer Number:</b>	22862
<b>Filer:</b>	Michael Glenn/Della Revecho
<b>Filer Authorized By:</b>	Michael Glenn
<b>Attorney Docket Number:</b>	ISAA0043CIP
<b>Receipt Date:</b>	15-JAN-2007
<b>Filing Date:</b>	29-SEP-2000
<b>Time Stamp:</b>	21:03:39
<b>Application Type:</b>	Utility

### Payment information:

Submitted with Payment	yes
Payment was successfully received in RAM	\$180
RAM confirmation Number	1959
Deposit Account	071445

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:  
 Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		IDSefiled011507.pdf	307862	yes	7
	<b>Multipart Description/PDF files in .zip description</b>				
	<b>Document Description</b>		<b>Start</b>	<b>End</b>	
	Miscellaneous Incoming Letter		1		1
	Information Disclosure Statement (IDS) Filed		2		7
<b>Warnings:</b>					
<b>Information:</b>					
2	Foreign Reference	EP0418144A1.pdf	957399	no	16
<b>Warnings:</b>					
<b>Information:</b>					
3	Foreign Reference	EP0468229A2.pdf	1518628	no	26
<b>Warnings:</b>					
<b>Information:</b>					
4	NPL Documents	CollectionsAndCreditRisk.pdf	397980	no	5
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>				3190021	

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.